Miller & Rhoads

MID-WINTER CLEARING SALE OF

Women's Garments

Substantial price-reductions for women who appreciate gar-ments of the better class, that are true representatives of this

A fourth to a third Coats off original prices.

Tailored Suits | Street and Auto | Dresses, all Kinds A third to a half

TRIMMED MILLINERY

Now Reduced to Cost and Under

Two lots of over fifty Fine Ready-to-Wear Hats, all in fascinating new styles, suitable for street and afternoon wear; no two of them just alike.

\$1.98

For Hats Reduced from \$5.00 For Hats Reduced from \$6.50 and \$8.50.

UNTRIMMED HATS-balance of our stock of Untrimmed Hats, in felt only-solid colors and two-toned effects-reduced to cost prices, \$1.25 to \$1.50 each.

A Clearing Sale of

Women's and Misses' Sweaters

Broken lots, various colors and kinds of Coat Sweaters, many of which are somewhat soiled from handling or display; reduced

\$2.25	Sweaters	\$1.50
75c	Sweaters	50c
\$2.00	Sweaters	\$1.00

\$1.50 Sweaters 50c \$1.98 Sweaters\$1.00

Second Floor.

master to Withdraw If Indecency Begins.

Clearing Sale of

Women's Fine Shoes!

Popular fall and winter styles of Lace and Button Shoes, in tan, gunmetal, patent, velvet, suede, heavy rain cloth and plain vici kid; our own stock, reduced in price only because we have too many lines of fine Shoes.

Shoes that sold from \$3.00 to \$5.00 a pair,

NOW \$2.50 A PAIR

WOMEN'S SLIPPERS for evening and reception wear, in pink, blue and white kid; also in green, lavender, yellow, pink and blue satin; regularly \$3.00, \$3.50 and \$4.00 a pair,

NOW \$1.95 A PAIR

MONROE TERRACE STOP TURKEY TROT PLANS ARE FILED OR STOP DANCES

Apartment House, to Be Twelve Major Bowles Orders Band-Stories, Will Cost

\$300,000.

struction for Richmond are contained in the plans for Monroe Terrace, the involve-story apartment house to be created on the corner of Laurel and Franklin Streets, which were filed yesterday in the aoffice of Building Inspector Beek, for approval. The new buildings, which will cost approximately \$200,000, will be constructed of red and white brick, stone and terra

boulding, which will cost approximately a positive and the best of the constructed of red at once stop positive and take his best of the construction of the stop of the ball, not to return sorts.

Touble deck award success in New York, will be the resturned recently the process of the ball, not to return sorts.

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Paragraph Pulpit THE LORD TRY GOD IS ONE GOD.

THE LORD THY GOD IS ONE GOD.

The Power everywhere manifests to Mre Power, the Wisdom seen ever where is One Power, the Wasdom, the Justice 19 (Bodenes everywhere is One Justice in Goodness everywhere revealing the is One Goodness. Unitarianism is in recognition of this. To us, God is the One Infinite Power of which all force are but manifestations. Science trace and forces until they seem to fade in each other and become one. When each other and become one where reach that One, we how our head and revoceantly whisper the highes words religion can know, God and Pather.—Unitarian Publicity Committed.

See Addition to Father Time's Family.

Father Byrd was in the main un enscious of the moment last night ALL nen he was off with the Old Year and when he was of with the Did and and an en with the New. For he was asleep. Whistles sounding at midnight from many a factory may have halfway disturbed his peaceful slumbers, and his dreams may have been haunted by visions of New Year's presents 'n the shape of bills, but he took it quietly, and not a wave of celebration rolled cross his peaceful breast,

Some peaceful breast,
Some people attended watch-night
services in the city's churches, kneeling in prayer when the old year died,
and asking for help from a higher
course with which to meet the burcens and responsibilities of the next
twelve-month.
Others were attended.

1913, let us say that we shall continue those policies which have proved of benefit and use to you, and shall endeavor to further enlarge our possibilities for usefulness to the individual and the community. Let the

AMERICAN NATIONAL BANK

of Richmond, Virginia,

give YOU during 1913

SECURITY AND SERVICE.

Most People Did Not Wait to Members Take Up Their Duties New National Institution Has This Morning in City

Hall.

QUALIFIED HAVE

Will Probably Elect a Building Inspector During First Meeting.

Richmond's first Administrative Board will hold its initial meeting in Room 305, third floor of the City Hall, this morning at 10 o'clock. The room is that formerly used by the Street Committee, and will hereafter be the public office of the board. Within a few days the City Attorney, whose of-

connected with which to meet the burdens and responsibilities of the next twelve-month.

Others were attracted by parties, or hailed the birth of the year at clubs. Early in the night there were to be dieard occasional sounds of revelry in side streets and blind alleys, indicating the presence of a few left-over fire-rackers from Christmas, and now and then a lurid giare, of short life, showed that some small boys had managed to glean yet one more box or carrel from the wreck of Yuletide. But they went to bed early, and the night was quiet. There were no paraders on Broad Street, the horns of one week before were left at home, watchful police looked out for dynamite canes.

Nineteen hundred and thirteen views a bigger city, a more beautiful city, a more progressive city, filled with more patriotic citizens, than greeted the gaze of 1912. The year presents changes in skyline, changes in view-points, changes in policies, that to the optimist presage better things in the future. But no one is sorry that the rundiscovered giories of the day about to dawn are bidden from vision.

DIAMOND THEF

by to-morrow the board will be ready
to take up routine affairs as they affect the various departments now under its charge.

Working on New Budget.

Already Auditor Warren has called
on the heads of the various city departments for estimates of their needs
for the complex year. Under the new Already Auditor Warren has called on the heads of the various city departments for estimates of their needs for the coming year. Under the new charter the Auditor is required to substitute to the Administrative Board and will to the Administrative Board and will send to the coming year, classify and the will assume his new duties early in the new year. The belief of the police that Frank Wilson, alias Myers, arrested for at tempting to steal a tray of diamonds valued at \$4,000 from C. Lumsden & Son, Inc., jewelers, of 121 East Main Street, is a crook with a record was confirmed yesterday. A letter from E Vanibusking and the amounts required for each. He must also inform the Administrative Board of the agarregate of income for the present Jear year, together diluted the coming year, a copy of this report and extension, Washington, D. C., showed William to have a record in several cities. Just where he came from is not known. When arested in Indianapoiis, Ind., in 1964 for housebreaking, he said he was a native of Denver, Col., and gave his residence as Danylle, ill. In Burfalo, N. Y. he gave the same of Guarles Davis and his home as Los Angeles. He was also arrested in Detroit, Mich.

He gave various occupations. He has claimed to he ame of George Harrington.

Wilson, who is now in the City Jatt pending a trial in the Hustings Court. the maintenance of the departments for extension and betterment, for submane of Claries Davis and his home as Los Angeles. He was also arrested in Detroit, Mich.

He gave various occupations. He has claimed to he an electrician, printer and a knitting machine operator. He has also used the name of George Hurrington.

Wilson, who is now in the City Jatt pending a trial in the Hustings Court the maintenance of the departments of two countries, which will be a compilation of its needs for the maintenance of the departments of two countries, which will be a provided to the countries of the countries of the source of the provided to the countries. All give of the mean of George and Norda

It was organized in 1847, and has been continuously doing a good work all these years. One hundred and sixty millions of dollars paid to policy holders and their families. Assets, \$125,003,000, and insurance in force. \$160,000,000. Insurance protection at lowest not coat in the PENN MUTUALIFE INSURANCE CO. See Cumingham Hall, General Agent, 604 Mutual Building—(Advertisement.)

Secured Former Cashier of Peninsula Bank.



It was announced last night that II. N. Phillips, organizer and cashier of the Peninsula Bank, of Williamsburg, had resigned his position with the Peninsula Bank to accept the presidency of the recently organized Broadway National Bank of this city Mr. Phillips will be succeeded in Williamsturg by Samuel L. Graham, the assistant cashier.

As president of the Williamsburg Business Association and as a leading figure in the Virginia Bankers Association, Mr. Phillips is well known. He will be a distinct addition to the city's business interest.

Under his able management, the Peninsula Bank has become one of the leading small banks of the State. With a capital of \$20.000 it has a surplus and undivided profits of \$15.000. He will assume his new duties early in the new year. It was announced last night that H.

Suits and Coats Up to \$35.00 Reduced to \$19.50

Second day of the sale starts this morning. All sizes for all shapes, and an ample assortment to select

Gans-Rady Company

PAYING INTEREST HAPPY NEW YEAR ON PUBLIC DEBT AT WESTMORE

Page Cheers Virginia Bondholders.

Checks aggregating \$420,000 were the public debt of Virginia, due to-day bright particular event of the holiday After banking hours yesterday, the cheeks covering interest on registered bonds, constituting three-fourths of the whole, were mailed to the holders of bonds and to their banking representatives who have the coupons for collection. Imasmuch as the names of the owners of registered bonds are of the owners of the same old songs; the same old songs;

direct.

Holders of coupon bonds must present their coupons at the office of the Second Auditor and will receive the boney over the counter. These are deposited with banks for collection, and the office will be filled during working hours to-morrow with bank messengers.

State Auditor C. Lee Moore has drawn the necessary warrant on State Treasurer Asher W. Harman in favor of Second Auditor Rosewell Page for the total sum. "We can pay it, and the service of the second Auditor Rosewell Page for the total sum. "We can pay it, and the service of the second Auditor Rosewell Page for the total sum. "We can pay it, and the service of the second Auditor Rosewell Page for the total sum. "We can pay it, and the service of the second Auditor Rosewell Page for the total sum."

of Second Auditor Rosewell Page for the total sum. "We can pay it, and will have money left," said Mr. Moore yesterday, with much pleasure.

While many of the bonds of the Commonwealth are held abroad, the Interest is usually collected through agents in this country. Such however, is not always the case. Mr. Page was in receipt yesterday of a letter from a citizen of Paris, written entirely in French, on letter head of the "Secretes Generale." The signature seems, however, to be undecipherable. This missive is addressed to "Monseur le Ministre des Finances de l'Etat de Virginia, Richmond, U. S. A." It contains the information that the writer is the holder of Bond No. 5,177, for \$500, series 1892, and that the owner desires the interest thereon, if Monsieur the Minister of Finance of the State of Virginia can figure out the name, he will furnish the Information.

The amount of registered bonds out-

The amount of registered bonds outstanding October 1, 1912, was \$11.461.
100, and of coupon bonds, \$4,860,500, in addition, the sum of fractional certificates was \$1,302.26. Interest is paid on all bonds purchased by the Commissioners of the Sinking Fund with appropriations made by the Legislature, dividend on the Richmond, Fredericksburg and Potomac Railroad stock, and other revenues of the sinking fund.

Monsieur the Minister of Finance Members Gather in Clubhouse to Welcome 1913 and to Make Merry.

As has been the custom ever since the Westmoreland Club was founded, nade out yesterday in the office of the Westmoreland Club was founded, the old-fashioned Christmas entertainnent of the semi-annual interest on ment held in the clubbouse is the

FAILED TO FLAG TRAINS

Fine of \$20 Imposed Upon R., F. & P.
Superintendent in Police Court.
A fine of 120 and costs was imposed yeared as morning by Police Justice Crutchield on C. W. Cuip, superintendent of the Richard Court of the Richard Court

1889 "Strong as the Strongest" 1913

A Happy and Prosperous New Year

To everybody and a cordial invitation to all to start an account with us. Our bank has prospered and our services are appreciated. Security and attention to business, coupled with liberality to borrowers, will bring success. Read our statement and list of Directors.

We have no branches.

Our customers are our best advertisers. CONDENSED STATEMENT

of the condition of

The Savings Bank of Kichmond;

1117 East Main Street (Banking Block) United States Depository for Postal Savings Funds

January 1, 1913.

ASSETS. Loans and Discounts. \$ 673,447.09 Mortgages on Improved City Real Estate 1,015,302.28 ---\$1,688,749.37 ings Deposits 121.894.69

James M. Ball,

1889

LIABILITIES. Capital \$200,000.00 Surplus Fund 200,000.00 Undivided Profits 15,701.95 Dividend No. 45 Deposits 1,441,692.11 Reserve Fund

TOTAL \$1,885,394.06

TOTAL \$1,885,394.06 Interest due depositors to date, amounting to \$37,292.82, has been credited to the respective

The cost of our new equipment, including Steel Vault, amounting to fifteen thousand, seven hundred and ninety-four dollars and ninety cents (\$15,794.90), has been charged off the books.

DIRECTORS.

L. Z. Morris, President. F. Sitterding, Vice-President. James M. Ball, Vice-President and Cashier. Geo. W. Watt, Assistant Cashie.

Geo. L. Christian, H. Theredore Ellyson, Jno. W. Gordon,

B. M. Gwathmey. Thos. L. Moore, L. Z. Morris,

RECTORS.

R. F. Patterson,
F. Sitterding,
Ashton Starke,
H. Seldon Taylor,
Granville G. Valentine,
P. Whitlock,
Wm. H. Zimm Wm. H. Zimmermann

"Safe as the Safest"

1913